

United States Bankruptcy Court  
Northern District of Alabama

In re:  
Yvonne DeCarlo Johnson  
Debtor

Case No. 20-01344-DSC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1126-2

User: admin  
Form ID: pdfall

Page 1 of 2  
Total Noticed: 19

Date Rcvd: May 06, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2020.

db  
10418710 +Yvonne DeCarlo Johnson, 800 Jeffrey Circle, Birmingham, AL 35235-2607  
+Attorney General, US Department of Justice, 10th Street and Constitution Ave NW,  
Washington, DC 20202-0001  
10418711 +Chevron and Texaco Visa Card, c/o Advanced Call Center Technologies, PO Box 9091,  
Johnson City, TN 37615-9091  
10418714 +First National Bank of Omaha, PO Box 2557, Omaha, NE 68103-2557  
10418716 +Mr. Cooper, Attn: Bankruptcy Department, PO Box 619094, Dallas, TX 75261-9094  
10437896 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096  
10422744 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020  
(address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop Code 3129,  
Omaha, Nebraska 68197)  
10418717 +Santander Consumer USA, Attn: Bankruptcy Department, PO Box 560284,  
Dallas, TX 75356-0284  
10436666 +Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284  
10418718 +Target Card Services, PO Box 660170, Dallas, TX 75266-0170  
10418719 +United States Attorney, Northern District of Alabama, 1801 4th Avenue North,  
Birmingham, AL 35203-2101

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

10418708 E-mail/Text: bankruptcynotice@aspidental.com May 07 2020 05:06:01 Aspen Dental,  
PO Box 1578, Albany, NY 12201  
10418709 +E-mail/Text: g20956@att.com May 07 2020 05:10:11 AT&T Mobility, PO Box 536216,  
Atlanta, GA 30353-6216  
10418712 +E-mail/PDF: gecsedirecoverycorp.com May 07 2020 05:17:28 Chevron-Texaco/Synchrony Bank,  
Attn: Bankruptcy Department, PO Box 960012, Orlando, FL 32896-0012  
10418713 E-mail/Text: mrdiscen@discover.com May 07 2020 05:06:23 Discover Card, PO Box 30943,  
Salt Lake City, UT 84130  
10422547 E-mail/Text: mrdiscen@discover.com May 07 2020 05:06:23 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
10418715 +E-mail/Text: sbse.cio.bnc.mail@irs.gov May 07 2020 05:06:47 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
10427292 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 07 2020 05:14:37  
Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541  
10418857 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com May 07 2020 05:17:54  
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 08, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2020 at the address(es) listed below:

Bradford W. Caraway ctmail@ch13bham.com, bhamch13@ecf.epiqsystems.com  
Daisy M. Holder on behalf of Debtor Yvonne DeCarlo Johnson holderesq@aol.com  
Enslin Crowe on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper  
ndbankruptcy@tblaw.com  
Stephen Bulgarella on behalf of Creditor Nationstar Mortgage LLC dba Mr. Cooper  
ndbankruptcy@tblaw.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF ALABAMA  
SOUTHERN DIVISION**

**IN RE:**  
**YVONNE DECARLO JOHNSON**

**CASE NO: 20-01344-DSC13**

**DEBTOR (S)**

**CHAPTER 13**

**NOTICE OF SECTION 341 MEETING BY TELEPHONIC MEANS**

The above styled case is set for the Section 341 Meeting of Creditors on Wednesday, May 20, 2020 at 9:30 A.M.

**DUE TO THE POTENTIAL PUBLIC HEALTH CRISIS RELATED TO COVID-19  
(CORONAVIRUS), THIS MEETING SHALL BE HELD BY TELEPHONIC MEANS ONLY.**

The debtor(s) is required to **APPEAR BY TELEPHONE** at the meeting of creditors on the date and time set forth above for the purpose of being examined under oath. Attendance **BY TELEPHONE** by creditors at the meeting is welcomed, but not required. The meeting may be continued or adjourned by notice at the meeting, without further written notice to the creditors or other parties in interest.

Prior to the time set out above, dial the telephone number listed below and then use the Access Code as instructed to enter the meeting. Parties should dial in at least five minutes prior to the start of the meeting. There is no security code and do not select any other features. Simply dial in and once connected, please **mute** your phone until the case in which you are interested is called by the Trustee. Disconnect when notified that a Meeting for a specific case is completed.

Contact your attorney prior to the meeting for more information and other questions you may have.

**Dial-in information:**

*For participants:*

**Dial In: 1-877-336-1831**

**Access Code: 3992696**

**DATED** 6th day of May 2020

/s/ Bradford W. Caraway  
Bradford W. Caraway  
Chapter 13 Standing Trustee

**Certificate of Service**

This is to certify that I have this day served a copy of the above **NOTICE OF SECTION 341 MEETING TO BE HELD BY TELEPHONIC MEANS** upon all parties listed on the mailing matrix by mailing a copy of the same with adequate postage thereon or by electronic filing when available.

This the 6th day of May 2020

/s/ Bradford W. Caraway  
Bradford W. Caraway